

Title IV Eligibility and Certification

To participate in the Direct Loan Program, all schools must first be eligible and certified for Title IV by the School Eligibility Channel. Schools may begin this process through the Electronic Application for Program Participation (E-App) at www.eligcert.ed.gov. Once the application is processed, the school will receive an Eligibility and Certification Approval Report (ECAR), listing all the programs a school is eligible and certified to participate in.

For schools already eligible and certified for other Title IV programs, please review the most recent ECAR. If the Direct Loan Program is not listed, the school must submit a revised E-App at www.eligcert.ed.gov. If the Direct Loan Program is listed, the school may continue with the next step below.

Direct Loan Program Participation

Once approved, eligible and certified for the Direct Loan Program, the school must send an e-mail request to actively participate in the Direct Loan Program. The e-mail request should be sent to the COD School Relations Center at CODSupport@acs-inc.com and must include:

- Name of the school
- Address including city, state and zip code
- Person requesting information (Financial Aid Director or an official listed on the E-App)
- E-mail and phone number of the official
- OPE ID
- COD ID

The Direct Loan Operations (DLOps) Team will review the school's request and will send the school a final approval or denial letter via e-mail.

Special Case: Additional Locations that want to originate Direct Loans

Approval to participate in Direct Loans applies to the school's main campus and all of its eligible/certified additional locations. If any of the additional locations want the ability to originate Direct Loans separate from the main campus, the school must submit an e-mail request with the information listed above for *both* the main campus and the additional location.

Upon approval, the DLOps Team will assign a Direct Loan E-code to the location that wants to originate its own loans and will send a final approval or denial letter via e-mail.

Other Actions

Finally, other actions may need to be taken to allow the school to send/receive Direct Loan Program information to/from the Department of Education. We have listed many

of these actions below. Please review them to determine other additional steps the school may need to take.

If a school has any questions, please call the COD School Relations Center at 800/848-0978 for assistance.

1. Select how you will process your Direct Loans.

Your school has several options to process your Direct Loans. You can:

- Use EDEExpress, free software provided by the Department. If you choose to use EDEExpress software, you can download the most recent version of the software and related documentation from www.fsadownload.ed.gov. If you have additional questions about this process, contact Central Processing System (CPS) Technical Support at 800/330-5947 (We also provide training support on this software. It is available through the regions, on the web, and at Department conferences.).
- Purchase software from a software provider.
- Develop your own Direct Loan software using the technical specifications found in the COD Technical Reference available on www.fsadownload.ed.gov.
- Use a Third Party Servicer.

2. Complete and/or update your Student Aid Internet Gateway (SAIG) Enrollment

In order to begin processing Direct Loans and transmit/receive Direct Loan data electronically, your school must have a current SAIG enrollment *that includes Direct Loan services*. To update or complete your SAIG agreement, please contact the SAIG Customer Service staff at 800/330-5947 or visit their website at www.fsaweбенroll.ed.gov.

You can also enroll with the National Student Loan Data System (NSLDS). NSLDS is the national database containing integrated information about loans and grants awarded to students under Title IV. NSLDS is used to review loan and grant information for Title IV aid recipients, as well as for notification on the Transfer Monitoring Process. In order to obtain access to NSLDS, users should complete section #14 on the paper SAIG enrollment form, or click the "NSLDS Online" button while completing the SAIG online application.

3. Set up your school to receive Direct Loan Funds via the Department's Grant Administration and Payment System (GAPS)

- Set up your bank account with GAPS. To receive Direct Loan funds, your bank account information must be in GAPS. Please visit the GAPS website at <http://e-grants.ed.gov/gapsweb/> or call the GAPS Hotline at 888/336-8930 for instructions on setting up your bank

account to receive Direct Loan funds. You must submit a new direct deposit form, Form SF1199A (available at your bank), to receive Direct Loan funds even if you will use the same bank account as your other Title IV funds. Please note that if you do use the same account, you must be able to account for your Direct Loan funds separately from your other Title IV funds.

- Apply for GAPS User ID and Password
 - All GAPS users must have an authorized User ID and password to access the system. You may gain access by completing the GAPS Users Authorization Form. Additional information is available on the GAPS website <http://e-grants.ed.gov/gapsweb/> or through the GAPS Hotline at 888/336-8930. If you already have a valid GAPS user ID and password, you do NOT need to request a separate one for Direct Loans.
4. Contact COD School Relations at 800/848-0978 or codsupport@acs-inc.com to reach your primary Customer Service Representative (CSR). They can assist you with the following:
- Updating your current Direct Loan contact information.
 - Signing up to receive Direct Loan bulletins via e-mail.
 - Selecting your Direct Loan Report Options.
 - Establishing your promissory note process.
 - Establishing access to the COD web site. To obtain access to the COD web site, a school must designate a School Security Administrator who is responsible for establishing other users at the institution and other associated procedures. Refer to the IFAP posting, <http://www.ifap.ed.gov/eannouncements/0201UpdatedCODWebsiteSchools.html>, for information on how to register a School Security Administrator, as well as how to grant access to additional school personnel, modify established accounts and perform other Security Administrator functions. Third party servicers are also able to obtain access to the COD web site by referring to the IFAP posting at: <http://www.ifap.ed.gov/eannouncements/UpdatedCODWebsiteThirdPartyServ.html>.
5. Complete the COD Computer-Based Training (CBT)
Check out the CBT and learn how to use the COD web site. You can access the CBT at
<http://www.ifap.ed.gov/eannouncements/1007CODUpdatedCBTDoc.html>.

6. Sign up to receive Direct Loan Listserv messages
 Direct Loan Operations periodically will send important information about the Direct Loan program, reminders of key dates, or updates to processing issues. These usually are in the form of Direct Loan Bulletins. The listserv is one way that we communicate this information to you. It is a read-only listserv and you will only receive messages from Direct Loans. To join, please send an e-mail request to David Hebrank on the Direct Loan Operations team at david.hebrank@ed.gov. The request should include your name and school, complete e-mail address and a request to be added to the listserv.

Direct Loan school contacts

Sometimes, talking to a school that is already participating in the Direct Loan Program can prove extremely helpful in addressing questions and concerns. The names listed below are school staff with much experience in both financial aid and the Direct Loan Program. We encourage you to contact them to learn about the Direct Loan Program from a school's perspective.

<u>School</u>	<u>Platform</u>	<u>Contact Person</u>	<u>Phone Number</u>	<u>Type of Institution</u>
Iowa State University	Homegrown	Roberta Johnson	515-294-0109	4 year public
Stonehill College	EdExpress	Janice Lindstrom	508-565-1076	4 year private
Univ. of CA Berkeley	Sigma's SAMS system	Roberta Johnson	510-642-6819	4 year public
Hope College	Banner	Carla Bender	616-395-7765	4 year private
University of Michigan	People Soft	Roger Maki-Schramm	734-647-3716	4 year public
Denison University	Banner	Nancy Hoover	740-587-6629	4 year private
Valparaiso University	Datatel	Phyllis Schroeder	219-464-6886	4 year private
Miami Univ. of Ohio	Banner	Chuck Knepfle	513-529-8555	4 year public
University of Nebraska	SCT SisPlus	Craig Munier	402-472-4001	4 year public
University of Minnesota	People Soft	Amy Lund Swalley	612-625-1370	4 year public

Other useful sites to visit:

Information for Financial Aid Professionals (IFAP): www.ifap.ed.gov
 Schools Portal: www.fsa4schools.ed.gov
 Common Origination and Disbursement: www.cod.ed.gov
 Direct Loan Servicing: www.dl.ed.gov
 Direct Loan Consolidation: www.loanconsolidation.ed.gov
 Direct Loan Software and Reference Material: www.fsadownload.ed.gov
 FAA Access on the Web: www.fafsa.ed.gov/FOTWebApp/faa/faa.jsp
 National Student Loan Data System (NSLDS):
<https://www.nslsdfap.ed.gov/secure/logon.asp>
 Department of Education: www.ed.gov